



Order Filed on November 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

William S. Wolfson, Esq., L.L.C.  
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Flemington, NJ 08822-1794  
908 782-9333  
Attorney for Reginald and Naeemah Sainte-Rose  
Our File No. 1140.57126

IN THE MATTER OF

Reginald and Naeemah Sainte-Rose, Debtor(s)

CASE NO.: 16-25152  
CHAPTER 13  
HEARING DATE: 11/15/23  
JUDGE: Christine M. Gravelle

**ORDER AUTHORIZING DEBTORS TO BORROW MONEY FROM THE NEW  
JERSEY EMERGENCY RESCUE MORTGAGE ASSISTANCE ("ERMA") PROGRAM**

The relief set forth on the following pages, numbered two (2) through two (2), is hereby  
ORDERED.

DATED: November 16, 2023

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtor(s): Reginald and Naeemah Sainte-Rose

Case No.: 16-25152

Caption of Order: ORDER AUTHORIZING DEBTORS TO BORROW MONEY FROM THE  
NEW JERSEY EMERGENCY RESCUE MORTGAGE ASSISTANCE ("ERMA") PROGRAM

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Upon the motion of William S. Wolfson, Esq., attorney for Reginald and Naeemah Sainte-Rose,  
and on notice to the Chapter 13 Standing Trustee it is hereby:

ORDERED that

1. The Court authorizes the debtors to borrow the sum of \$56,745.66 from the New Jersey  
Emergency Rescue Mortgage Assistance program and to grant a mortgage lien on their  
home at 777 Backhus Estate Road, Glen Gardner, New Jersey 08826-2203.
2. The Court finds that the debtors have completed all trustee payments under the plan and  
that no creditor will be adversely affected by the relief granted in this order.
3. The movant shall serve this order on the debtor, any trustee and any other party who  
entered an appearance on the motion within 7 days.

In re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
Debtors

Case No. 16-25152-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 16, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road, Glen Gardner, NJ 08826-2203

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com

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Kevin Gordon McDonald

on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Robert P. Saltzman

on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dnj@pbslaw.org

William S. Wolfson

on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

William S. Wolfson

on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 11